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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

#### Official Form 101

#### Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name  Write the name that is on	Julio First name	First name
your government-issued picture identification (for example, your driver's license or passport	O Middle name Gudiel	Middle name
Bring your picture identification to your meeting with the trustee.	Last name Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
All other names you have used in the last 8 years	First name	First name
Include your married or maiden names.	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
Only the last 4 digits of your Social Security number or federal Individual	XXX - XX- 6597 OR	XXX - XX
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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De	ebtor 1 Julio First Name	O Gudiel  Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		1459 South Tripp Number Street	Number Street
		Chicago Illinois 60623	
		City State Zip Code Cook	City State Zip Code
		County	County
		•	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Number Street	Number Street
		City State Zip Code	City Chata Zin Coda
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Julio First Name	O Middle Nam		ast Name		Case number (if kno	own)	
Pa	art 2: Tell the Court Abo			ast Ivallie				
	The chapter of the Bankruptcy Code you are choosing to file under		brief description					ndividuals Filing for
8.	How you will pay the fee	more details a cashier's chee may pay with  I need to pay Individuals to I request that judge may, but the official poyou choose the	about how you ck, or money or a credit card or the fee in instance of Pay Your Filing at my fee be want is not require overty line that a	may pay. Typider. If your attacheck with a sallments. If your gree in Install wived (You may do to, waive your must fill out the	cally, if your corney is a pre-print of the choose of the	ou are paying the submitting your ed address. ethis option, sign official Form 103 this option only d may do so onling and you are use.	e fee yourself, payment on your and attach to A).  If you are filing the your incorunable to pay to the pay to the pay to the your incorunable to to the	ce in your local court for you may pay with cash, our behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If filling Fee Waived (Official
9.	Have you filed for bankruptcy within the last 8 years?	No.  Yes. District  District	Northern District		When When When	MM / DD / YYYY 4/3/2015 MM / DD / YYYY	Case number Case number Case number	15-31596 15-12127
10	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No.  Yes. Debtor District Debtor District			When When	MM / DD / YYYY	Relationship to Case number, Relationship to Case number,	you
11.	Do you rent your residence?	✓ No.	r landlord obtaine Go to line 12.	tement About a		gainst you? Judgment Agains	st You (Form 10	1A) and file it with

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Gudiel Debtor 1 Julio Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have Ⅵ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Julio O Gudiel Case number (if known)

#### First Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. Disability. My physical disability causes me to My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Julio First Name	O Middle Name		Case number (if known)
	estions for Reporting Purpos	Last Name	
16. What kind of debts do you have?	16a. Are your debts primar "incurred by an individe  No. Go to line 16b.  ✓ Yes. Go to line 17.  16b. Are your debts primar money for a business of  No. Go to line 16c.  ✓ Yes. Go to line 17.	rily consumer debts? Consumer debts? Consumer debts? Consumer a personal, rily business debts? Busines debts? Busines investment or through the	sumer debts are defined in 11 U.S.C. § 101(8) as family, or household purpose."  ess debts are debts that you incurred to obtain e operation of the business or investment.  umer debts or business debts.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that	oter 7. Do you estimate that aft	ter any exempt property is excluded and administrative stribute to unsecured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,00	<b>—</b>
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001- \$50,000,001- \$100,000,001	\$50 million
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001- \$50,000,001- \$100,000,001	\$50 million
Part 7: Sign Below			
For you	correct.  If I have chosen to file under of title 11, United States Coounder Chapter 7.  If no attorney represents me out this document, I have ob I request relief in accordance I understand making a false sconnection with a bankrupto both. 18 U.S.C. §§ 152, 134	Chapter 7, I am aware that de. I understand the relief at and I did not pay or agree to tained and read the notice with the chapter of title 11 statement, concealing propey case can result in fines up	I may proceed, if eligible, under Chapter 7, 11,12, or 13 vailable under each chapter, and I choose to proceed o pay someone who is not an attorney to help me fill required by 11 U.S.C. § 342(b).  , United States Code, specified in this petition. erty, or obtaining money or property by fraud in p to \$250,000, or imprisonment for up to 20 years, or
	/s/ Julio Gudiel Signature of Debtor 1		Signature of Debtor 2
	Executed on 5/8/201	8 DD / YYYY	Executed on

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Debtor 1 Julio	0	Gudiel	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 1	2, or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the	information in the sched	lules filed with the petition is incorrect.
attorney, you do not	· ·	. ,		•
need to file this page.	/s/ Elise Harmening		Date	5/8/2018
	Signature of Attorney f	or Debtor		IM / DD / YYYY
	,			
	Elise Harmening			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street Street			
	28th Floor			
	28tii Fi00i			
	Chicago		Illinois	60603
	City		State	Zip Code
	-			·
	Contact phone	3124852095	Email address	eharmening@semradlaw.com
			·	
	6325657		Illinois	<u> </u>
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Julio	0	Gudiel
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	<b>#</b> 2.22
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$725.00
1c. Copy line 63, Total of all property on Schedule A/B	\$725.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	**
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$16,464.00
Your total liabilities	\$16,464.00
Part 3: Summarize Your Income and Expenses	
arto. Cammania Four moonto ana Exponeco	
	<b>#</b> 4 047 04
Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$1,647.81 —
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$1,472.00

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Gudiel Debtor 1 Julio Case number (if known) Last Name Middle Name **Answer These Questions for Administrative and Statistical Records** Part 4: 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  $\square$ 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,305.73 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: **Total claim** From Part 4 on Schedule E/F, copy the following: \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$6,924.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$6,924.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information	on to identify your c	ase:		-			
Debtor 1	Jul		0		Gudiel			
Deptor i		st Name	Middle N	ame	Last Name			
Debtor 2 (Spouse, if fi	ling) Firs	st Name	Middle N	ame	Last Name			
United Sta		uptcy Court for the:	Northern		District of Illinois			
Case num	nber				(State)			
(If known)	. –	400A/D						Check if this is an
Officia	al Forr	n 106A/B						amended filing
Sche	dule /	A/B: Prope	rty					12/1
category v responsibl write your	where you le for sup name an	u think it fits best. E plying correct infor id case number (if k	Be as complete au mation. If more sp known). Answer ev	nd acc pace is very qu	urate as possible. If two s needed, attach a sepa	married people rate sheet to thi	han one category, list the are filing together, both a s form. On the top of any a re an Interest In	are equally
			_		esidence, building, land			
	No. Go t		quitable interest i		coldenoc, building, lane	a, or similar prop	icity.	
		ere is the property?						
ш	100. 1111	oro to the property.		What	is the property? Check	all that annly	Do not deduct secured	claims or exemptions. Put
1.1					ngle-family home	an triat apply.	the amount of any secu	red claims on <i>Schedule D:</i>
	Street ad	dress, if available, or	other description		uplex or multi-unit buildin	g	Creditors Who Have Cla	nims Secured by Property.
				Ħ٥	ondominium or cooperati	ve	Current value of the entire property?	Current value of the portion you own?
				M	anufactured or mobile ho	me		
	Number	Street			and 		Describe the nature o	f vour ownershin
					vestment property meshare		interest (such as fee s	simple, tenancy by
	City	State	Zip Code		ther		the entireties, or a life	e estate), if known.
					has an interest in the pr	roperty? Check	Check if this is co (see instructions)	ommunity property
				one.	ebtor 1 only			
					ebtor 2 only			
				H	ebtor 1 and Debtor 2 only	′		
				☐ A	least one of the debtors	and another		
					r information you wish t erty identification numb		item, such as local	
If you	own or ha	ave more than one, li	st here:	ргоре	erty identification flumb	ei <u>.                                    </u>		
-				What	is the property? Check	all that apply.		claims or exemptions. Put
1.2	Street ad	dress, if available, or	other description	L s	ngle-family home			red claims on Schedule D: aims Secured by Property.
		,	•		uplex or multi-unit buildin	•	Current value of the	Current value of the
					ondominium or cooperati anufactured or mobile ho		entire property?	portion you own?
				ш	and	iiie		
	Number	Street			vestment property		Describe the nature of	
					meshare		interest (such as fee s the entireties, or a life	
	City	State	Zip Code		ther			
				Who one.	has an interest in the pr	roperty? Check	Check if this is co (see instructions)	mmunity property
					ebtor 1 only		ш	
					ebtor 2 only			
					ebtor 1 and Debtor 2 only	,		
				A A	least one of the debtors	and another		
					r information you wish t erty identification numb		item, such as local	

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Debtor 1	Julio First Name	O Middle Name	Gudiel Last Name	Case numbe	r (if known)	
1.3 Stre	et address, if available, or othe		What is the property? Check all the Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	at apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other		Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by
		[ [ [	Who has an interest in the proper Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a	another	Check if this is co (see instructions)	mmunity property
	the dollar value of the porti ve attached for Part 1. Write	on you own for a that number h	all of your entries from Part 1, incere.	cluding any entrie	s for pages	
Do you ow you own tl 3. Cars, va	nat someone else drives. If youns, trucks, tractors, sport utilit	l lease a vehicle,	t in any vehicles, whether they an also report it on Schedule G: Execu cycles	-	-	
Yes			Who has an interest in the prone.	roperty? Check		claims or exemptions. Put ured claims on Schedule D:
	Year: Approximate mileage: Other information:		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	,	•	Current value of the portion you own?
			At least one of the debtors Check if this is communi instructions)			
3.2	Make Model: Year: Approximate mileage:		Who has an interest in the prone.  Debtor 1 only	roperty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communiinstructions)	and another	Current value of the entire property?	Current value of the portion you own?

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	Julio First Name	O Middle Name	Gudiel Last Name	Case number	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions)	nly s and another	the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D:</i> hims Secured by Property.  Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage:	<u></u>	Who has an interest in the one.  Debtor 1 only Debtor 2 only	property? Check	the amount of any secu	claims or exemptions. Put ared claims on <i>Schedule D:</i> aims Secured by Property. Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 or  At least one of the debtor  Check if this is communinstructions)	s and another		
		•	r recreational vehicles, other fishing vessels, snowmobiles,	•		
Exar	nples: Boats, trailers, motor No Yes	•	r recreational vehicles, other	motorcycle accessori property? Check  hly is and another	Do not deduct secured the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D:</i> nims Secured by Property.  Current value of the portion you own?

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Debtor 1 Julio Gudiel Case number (if known) Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Household Goods & Furniture 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Laptop, cell phone \$250.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... Bicycle \$100.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothes** \$375.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **V** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$725.00 for Part 3. Write that number here ......

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Gudiel Debtor 1 Julio Case number (if known) First Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Emerald Card Prepaid Card \$0.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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Deb	tor 1 Julio First Name	Middle Name	Gudiel	Case number (if known)	
20.	Government and corp	orate bonds and other negotial include personal checks, cashiers			
		ents are those you cannot transfe			
	✓ No			,	
	Yes. Give specific information about them	Issuer name:			
					<u>.                                    </u>
21.	Retirement or pension		theift again an appount	or other pension or profit shoring plans	
	_	na, Enioa, Reugii, 401(k), 403(b)	, tillit savings accounts	s, or other pension or profit-sharing plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account				
	separately.	401(k) or similar plan:			-
		Pension plan:			_
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:	-		
		Additional account:			
22.	Security deposits and	prepayments			
	Your share of all unused Examples: Agreements	d deposits you have made so that with landlords, prepaid rent, public			
	companies, or others		La de Production de la constant		
	No		Institution name:		
	Yes	Electric:			-
		Gas:			_
		Heating oil:			_
		Security deposit on rental unit:			_
		Prepaid rent:			_
		Telephone:			
		Water:			_
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	r a number of years)	•
	<b>✓</b> No				
	Yes	Issuer name and description:			

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Debt	or 1 Julio	0	Gudiel	Case number (if known)	
0.4	First Name	Middle Name	Last Name		
24.		n education IHA, in an account 530(b)(1), 529A(b), and 529(b)(1).	in a qualified ABLE program, or und	ler a qualified state tuition program.	
	— N:				
	<b>H</b>	Institution name and description.	Separately file the records of any interest	sts.11 U.S.C. § 521(c):	
	Yes				
0.5	<b>.</b>	his and the second state of the second		A	
25.		or your benefit	rty (other than anything listed in line	e 1), and rights or powers	
	<b>√</b> No				
	Yes. Desc	ribe			
26.	Patents con	rights trademarks trade secre	ets, and other intellectual property		
20.		= ' '	oceeds from royalties and licensing agree	eements	
	<b>✓</b> No				
	Yes. Desc	ribe			
	_				
27.	Licenses, fra	nchises, and other general intai	ngibles		
			cooperative association holdings, liquor	licenses, professional licenses	
	<b>✓</b> No				
	Yes. Desc	ibe			
Mor	nev or proper	tv owed to you?			Current value of the
Mor	ney or proper	ty owed to you?			Current value of the portion you own?
Mor	ney or proper	ty owed to you?			portion you own? Do not deduct secured
					portion you own?
	Tax refunds ov				portion you own? Do not deduct secured
	Tax refunds ov			Federal:	portion you own? Do not deduct secured
	Tax refunds ov  ✓ No  — Yes. Give s abou	pecific information			portion you own? Do not deduct secured claims or exemptions.  \$0.00
	Tax refunds ov  No Yes. Give s abou you a	ved to you pecific information		Federal: State:	portion you own?  Do not deduct secured claims or exemptions.
28.	Tax refunds on  No  Yes. Give s about you a and t	pecific information t them, including whether lready filed the returns the tax years			portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds ov  No Yes. Give s abou you a and t	pecific information t them, including whether lready filed the returns ne tax years	sal support, child support, maintenance	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ov  No Yes. Give s about you a and t  Family support Examples: Past	pecific information t them, including whether lready filed the returns ne tax years	sal support, child support, maintenance	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	pecific information t them, including whether lready filed the returns ne tax years t due or lump sum alimony, spous	sal support, child support, maintenance	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	pecific information t them, including whether lready filed the returns ne tax years	sal support, child support, maintenance	State: Local: , divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	pecific information t them, including whether lready filed the returns ne tax years t due or lump sum alimony, spous	sal support, child support, maintenance	State:  Local:  divorce settlement, property settlement  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	pecific information t them, including whether lready filed the returns ne tax years t due or lump sum alimony, spous	sal support, child support, maintenance	State: Local: , divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	pecific information t them, including whether lready filed the returns ne tax years t due or lump sum alimony, spous	sal support, child support, maintenance	State:  Local:  divorce settlement, property settlement  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	pecific information t them, including whether lready filed the returns ne tax years t due or lump sum alimony, spous	sal support, child support, maintenance	State: Local: Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00
29.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past No Yes. Give s  Other amount	pecific information them, including whether lready filed the returns ne tax years  t due or lump sum alimony, spous pecific information		State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past No Yes. Give s  Other amount Examples: Unp	pecific information them, including whether lready filed the returns ne tax years  t due or lump sum alimony, spous pecific information	yments, disability benefits, sick pay, vac	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past  No Yes. Give s  Other amount Examples: Unp Soc	pecific information them, including whether lready filed the returns ne tax years  t due or lump sum alimony, spous pecific information	yments, disability benefits, sick pay, vac	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on  ✓ No  Yes. Give s about you a and t  Family suppor Examples: Past ✓ No  Yes. Give s  Other amount Examples: Unp Soc ✓ No	pecific information t them, including whether liready filed the returns ne tax years  t due or lump sum alimony, spous pecific information	yments, disability benefits, sick pay, vac	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past  No Yes. Give s  Other amount Examples: Unp Soc	pecific information t them, including whether liready filed the returns ne tax years  t due or lump sum alimony, spous pecific information	yments, disability benefits, sick pay, vac	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00

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Deb <sup>-</sup>	tor 1 Julio	0	Gudiel	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disabi		n savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insur of each policy and li	rance company	Company name:	Beneficiary:	Surrender or refund value:
32.		ty that is due you from so		y, or are currently entitled to receive	
	property because some	•	oceeds from a life insurance polic	7, or are currently entitled to receive	
	Ves. Describe				
33.			ou have filed a lawsuit or made ance claims, or rights to sue	a demand for payment	
	No Yes. Describe				
34.	Other contingent and to set off claims	unliquidated claims of e	very nature, including counter	laims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets yo	ou did not already list			
	Yes. Describe				
36.		•	Part 4, including any entries fo		
Part	5: Describe Any Bu	usiness-Related Prop	erty You Own or Have an Ir	nterest In. List any real estate in Pa	rt 1.
37.	Do you own or have an	ny legal or equitable inte	rest in any business-related pr	operty?	
	No. Go to Part 6.				Current value of the
	Yes. Go to line 38.				portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable o	or commissions you alrea	dy earned		
	Yes. Describe				
39.	Office equipment, furn Examples: Business-rela		modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, elec	ctronic devices
	No Yes. Describe				

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Deb	tor 1 Julio	0	Gudiel	Case number (if known)	
ı	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you u	se in business, and tools of yo	our trade	
	<b>✓</b> No				
	Yes. Describe				
	ш				
41.	Inventory				
	<b>✓</b> No				
	Yes. Describe				
	Ш				
42.	Interests in partnersh	nips or joint ventures			
	<b>✓</b> No				
		1	Name of entity:	% of ownership:	
	Yes. Give specific information about				
	them	-			<del>-</del>
		-			_
43.	Customer lists, mailing	lists, or other compilation	ons		
	—	,			
	✓ No			10.0 0.404/44 400	
	Yes. Do your lists	include personally identifiable	e information (as defined in 11 l	J.S.C. § 101(41A))?	
	☐ No				
	Yes. Desc	cribe			
	Ш				<del></del>
44.	Any business-related	property you did not alre	ady list		
	<b>√</b> No				
	ightharpoonup	-			
	Yes. Give specific information				
	iiiioiiiiaiioii	-			
		=			<del></del>
		- -			
		-			
		<u>-</u>			
45. A	dd the dollar value of	all of your entries from Pa	rt 5, including any entries for	pages you have attached	
for Pa	art 5. Write that numb	er here			
	Dogoribo Any E	orm and Commoraid	Fishing Poloted Property	Vou Own or Hove on Interest In	
Pari	If you own or have an	arm- and Commercial in interest in farmland, list it in	Part 1	You Own or Have an Interest In.	
46.	Do you own or have a	any legal or equitable inte	rest in any farm- or commerc	ial fishing-related property?	
	No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47				Do not deduct secured claims
					or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	<b>✓</b> No				
	Yes. Describe				

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Debtor	1 Julio First Name	O Middle Name	Gudiel Last Name	Case number (if known)	
48. <b>C</b>	Props-either growing		Lastivarie		
_	<b>√</b> No				
Ī	Yes. Describe				
49. <b>F</b>	arm and fishing equ	ipment, implements, machinery,	fixtures, and tools of	f trade	
	No No December				
L	Yes. Describe				
50 <b>E</b>	arm and fishing sun	plies, chemicals, and feed			
	No	ones, one mouis, and leed			
	Yes. Describe				
51. <b>A</b>	any farm- and comm	ercial fishing-related property you	u did not already list	ı	
<u> </u>	<b>✓</b> No				
	Yes. Describe				
		all of your entries from Part 6, inc			
or Part	. 6. Write that number	er nere			
Part 7:	Describe All Pr	operty You Own or Have an I	nterest in That Yo	u Did Not List Above	
		operty of any kind you did not alre		2.01.01.01.00.0	
_	· -	ets, country club membership			
	✓ No  Yes. Give specific				
L	information				
F4 A 44	laba dallan nalna af	all aforess autoire from Dant 7. Wei	:	_	_
54. Aud	tile dollar value of	an or your entries from Part 7. wi	ite tilat liulliber liere	Э	
	<b>-</b>				
Part 8:	List the Totals	of Each Part of this Form			
55. <b>Pa</b>	rt 1: Total real estat	e, line 2		<b>&gt;</b>	
56 <b>na</b> i	rt 2 total vehicles, li	ne 5			
	-	nd household items, line 15	\$725.00		
58. <b>Par</b>	t 4: Total financial a	ssets, line 36	•		
59. <b>Pa</b>	rt 5: Total business-	related property, line 45			
60. <b>Pa</b>	rt 6: Total farm- and	fishing-related property, line 52			
61. <b>Pa</b>	rt 7: Total other pro	perty not listed, line 54			
62. <b>To</b>	tal personal propert	y. Add lines 56 through 61	\$725.00		+ \$725.00
				Copy personal property total	
			•		\$725.00
ხ3.Tot	aı ot alı property on	Schedule A/B. Add line 55 + line 63	۷		1

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		Docu	ment Page	20 of 75	
Fill in this infor	rmation to identify your case	:			
Debtor 1	Julio	0	Gudiel		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the: <u>N</u>	orthern D	istrict of Illinois		
Case number			(State)		
	<b>5</b> 4000				Check if this is an
Official	Form 106C				amended filing
	e C: The Proper		•		04/16 onsible for supplying correct
as exempt. If additional page	more space is needed, fil ges, write your name and	l out and attach to this case number (if known	page as many copie ).	s of <i>Part 2: Additional</i>	ource, list the property that you claim Page as necessary. On the top of any claim. One way of doing so is to
the amount o tax-exempt r under a law	of any applicable statuto retirement funds—may	ory limit. Some exempt be unlimited in dollar a n to a particular dollar	ions—such as thos mount. However, i amount and the va	se for health aids, rigl f you claim an exemp	the property being exempted up to nts to receive certain benefits, and otion of 100% of fair market value determined to exceed that amount,
Part 1: Ider	ntify the Property You C	laim as Exempt			
	t of exemptions are you cla	-		-	
_	are claiming state and fede			2(b)(3)	
∐ You	are claiming federal exemp	tions. 11 U.S.C. § 522(b)(2	2)		
2. For any p	property you list on Schedul	e A/B that you claim as e	xempt, fill in the infor	mation below.	
	cription of the property and chedule A/B that lists this	Current value of the portion you own	Amount of the exem		Specific laws that allow exemption
		Copy the value from Schedule A/B			
Brief		\$0.00	_		735 ILCS 5/12-1001(b)
	r financial account, rald Card Prepaid	\$0.00	100% of fair ma	\$0 rket value, up to any tory limit	_
Line from Schedule			арриоало сан		
Brief descriptio	n:	\$0.00			735 ILCS 5/12-1001(b)
Misc	. Household Goods rniture		100% of fair ma	\$0 rket value, up to any	_
Line from Schedule			applicable statu		
(Subject to	claiming a homestead exemo adjustment on 4/01/19 and	every 3 years after that for t	cases filed on or after th	• •	

No Yes

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Debtor 1 Julio 0 Gudiel Case number (if known) First Name Middle Name Last Name **Additional Page** Part 2: Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(a) \$375.00 description:  $\checkmark$ \$375.00 **Used Clothes** 100% of fair market value, up to any I ine from applicable statutory limit Schedule A/B: 11 735 ILCS 5/12-1001(b) \$250.00 description: **✓** \$250.00 Laptop, cell phone 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 07 735 ILCS 5/12-1001(b) Brief description: \$100.00 **✓** \$100.00 **Bicycle** 100% of fair market value, up to any Line from applicable statutory limit

09

Schedule A/B:

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				_		
Fill in this i	nformation to identify your ca	ase:				
Debtor 1	Julio	0	Gudiel			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if fili	ng) First Name	Middle Name	Last Name			
United Stat	tes Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case numl	ber					
						Check if this is an
Officia	al Form 106D					amended filing
Sche	dule D: Credit	ors Who Ha	ve Claims Secur	ed by Prop	erty	12/15
more space	•		ole are filing together, both are equimber the entries, and attach it to			
1. <b>D</b> o a	ny creditors have claims s	secured by your prope	erty?			
<b>✓</b> N	No. Check this box and subr	nit this form to the court	with your other schedules. You ha	ave nothing else to repo	ort on this form.	
	es. Fill in all of the information	n below.				
Part 1: L	ist All Secured Claims					
for ea		ditor has a particular claim	ured claim, list the creditor separately i, list the other creditors in Part 2. As ing to the creditor's name.	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

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Fill in this info	ormation to identify your cas	se:			
Debtor 1	Julio	0	Gudiel		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
0			(State)		
Case number (If known)					
Official I	Form 106E/F				Check if this is an amended filing
					_
Sched	lule E/F: Cred	ditors Who	<b>Have Unsec</b>	cured Claims	12/15
other party to Form 106A/B claims that a the entries in known).	o any executory contracts of and on Schedule G: Execute re listed in Schedule D: Cre	or unexpired leases that utory Contracts and Une editors Who Hold Claims ch the Continuation Pa	t could result in a claim. A expired Leases (Official Fo s Secured by Property. If n	Also list executory contracts o orm 106G). Do not include any nore space is needed, copy th	NONPRIORITY claims. List the on Schedule A/B: Property (Official or creditors with partially secured are Part you need, fill it out, number ite your name and case number (if
1. Do any	creditors have priority unse	ecured claims against y	ou?		
✓ No.	. Go to Part 2.				
☐ Yes	3.				
listed, id	lentify what type of claim it is. n as possible, list the claims ir	If a claim has both priorit	ty and nonpriority amounts,	list that claim here and show bo	rately for each claim. For each claim oth priority and nonpriority amounts.

Total

claim

Priority

amount

Nonpriority

amount

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Debto	or 1			Gudiel Last Name	Case number (if known)	
Part 2	2.	List All of Your NONPRIORI				
3. [		any creditors have nonpriority un No. You have nothing to report in Yes.	secured claims against	you?	court with your other schedules.	
L I	inse f m	ecured claim, list the creditor separa	tely for each claim. For each	ch claim list	of the creditor who holds each claim. If a creditor has more ed, identify what type of claim it is. Do not list claims already in it 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1. t the Continuation
	0.	The of Obligance Dealine and and Dis	b i Thibair			Total claim
4.1	No	ity of Chicago - Parking and red Lig onpriority Creditor's Name			ast 4 digits of account number	\$5,400.00
		epartment of Revenue - PO Box 88 umber Street	292	w	/hen was the debt incurred?n/a	
				<u>^</u>	s of the date you file, the claim is: Check all that apply.  Contingent	
	-	hicago Illinois ity State	60680 Zip Code	<b> </b> -	Unliquidated  Disputed	
		ho incurred the debt? Check one	•	L T		
	~			· ·	Student loans	
		Debtor 2 only		-	Obligations arising out of a separation agreement or	
	L	Debtor 1 and Debtor 2 only  At least one of the debtors and a	nother	_	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar	
	L	Check if this claim relates to a		_	debts	
	L Is	the claim subject to offset?	a community debt	•	Other. Specify Parking Tickets	
		No Yes				
4.2		EDLOAN		La	ast 4 digits of account number 0001	\$4,123.00
		onpriority Creditor's Name OB 60610		w	hen was the debt incurred? 6/2011	
	Ni	umber Street		A	s of the date you file, the claim is: Check all that apply.  Contingent	
	H/ Ci	ARRISBURG Pennsylva itv State	ania 17106 Zip Code	— [	Unliquidated	
	W	/ho incurred the debt? Check one	•		Disputed	
	<u></u>			T	ype of NONPRIORITY unsecured claim:	
	L	Debtor 2 only		•	Student loans	
	L	Debtor 1 and Debtor 2 only  At least one of the debtors and a	nother		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	L	_			Debts to pension or profit-sharing plans, and other similar	
	L	Check if this claim relates to a the claim subject to offset?	a community debt	Г	debts Other. Specify	
	[ <del>-</del>	No		L	<u> </u>	
	Ē	Yes				
4.3	-	EDLOAN		Li	ast 4 digits of account number 0002	\$2,801.00
		onpriority Creditor's Name OB 60610			/hen was the debt incurred? 6/2011	
	Nı	umber Street		A	s of the date you file, the claim is: Check all that apply.	
	_	ARRISBURG Pennsylva			Unliquidated	
		ity State  'ho incurred the debt? Check one	Zip Code	Ē	Disputed	
	~	Dalatan 1 amb.		Ty	ype of NONPRIORITY unsecured claim:	
		Debtor 2 only		<u>-</u>	Student loans	
		Debtor 1 and Debtor 2 only		Ē	Obligations arising out of a separation agreement or	
		At least one of the debtors and a	nother	_	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar	
		Check if this claim relates to a	a community debt	L	debts	
	Is •	the claim subject to offset? No			Other. Specify	
	Г	Yes				

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 Debtor 1 First Name
 Julio
 O
 Gudiel
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	on Page	
	After listing any entries on this page, number them beginning w	rith 4.5, followed by 4.6, and so forth.	Total claim
4.4	Peoples Gas	Last 4 digits of account number	\$1,000.00
	Nonpriority Creditor's Name 200 E. Randolph	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		─ Contingent	
	Chicago Illinois 60601	Unliquidated	
	Chicago     Illinois     60601       City     State     Zip Code	Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Utility	
	Is the claim subject to offset?		
	<b>✓</b> No		
	Yes		
4.5	TARGET/TD	- Last 4 digits of account number 5349	\$570.00
	Nonpriority Creditor's Name PO BOX 673	When was the debt incurred? 10/2013	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	-	Contingent	
	MINNEAPOLIS Minnesota 55440	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	✓ No		
	Yes		
4.6	TCF	Last 4 digits of account number	\$2,000.00
	Nonpriority Creditor's Name 1405 XENIUM LN N STE 180	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		─ Contingent	
	Minneapolis Minnesota 55441	Unliquidated	
	City State Zip Code	_ Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar	
	님	debts	
	Check if this claim relates to a community debt	Other. Specify NSF	
	Is the claim subject to offset?		
	Yes		

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Debtor 1 Julio Gudiel Case number (if known) Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 TD BANK USA/TARGETCRED \$570.00 - Last 4 digits of account number Nonpriority Creditor's Name PO BOX 673 When was the debt incurred? 10/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent MINNEAPOLIS Minnesota 55440 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt CreditCard Other. Specify \_ Is the claim subject to offset? **✓** No

Yes

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ebtor 1	Julio		O	Gudiel	Case number (if known)
	First Name		Middle Name	Last Name	<u> </u>
rt 3:	List Others to	Be Notified A	About a Debt That	You Already Liste	ed
colle colle credi	ction agency is ction agency he	trying to colle re. Similarly, i do not have a	ct from you for a de f you have more tha	bt you owe to someon n one creditor for any	for a debt that you already listed in Parts 1 or 2. For example, if a one else, list the original creditor in Parts 1 or 2, then list the any of the debts that you listed in Parts 1 or 2, list the additional debts in Parts 1 or 2, do not fill out or submit this page.
Name		<u> </u>		On which entry	y in Part 1 or Part 2 did you list the original creditor?
111	W JACKSON BL	/D S-400		Line 4.1	of (Check Part 1: Creditors with Priority Unsecured Claims
Num	ber Street				one):  Part 2: Creditors with Nonpriority Unsecured Claims
CHIC	CAGO	Illinois	60604	Last 4 digits of	f account number
City		State	Zip Code		

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Debtor 1 Julio O Gudiel Case number (if known)

i ii St ivai	me Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for st	atistical reporting purpos	ses on
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.		\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$6,924.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$9,540.00	
	6i Total Add lines 6f through 6i	6i	\$16,464.00	

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Fill in this information to identify your case:						
Debtor 1	Julio	0	Gudiel			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the: Northern District of Illinois						
(State)						
Case number (If known)						

Official	Form	106G
----------	------	------

#### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		٥,	oumone rage	00 01 10		
Fill in this info	rmation to identify your o	ase:				
Debtor 1	Julio	0	Gudiel			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
Case number			(State)			
						Check if this is an amended filing
Official	Form 106H					
Schedu	le H: Your Cod	debtors				12/15
1. Do you h  No Yes  2. Within th Idaho, Lo	te last 8 years, have you nuisiana, Nevada, New Mex Go to line 3.	bu are filing a joint case, do  lived in a community pro kico, Puerto Rico, Texas, Wer spouse, or legal equiva	operty state or territory? /ashington, and Wisconsin	(Community µ	property states and territorie	s include Arizona, California,
	No		,			
	Yes. In which communit	ty state or territory did yo	u live?	Fill in the r	ame and current address o	f that person.
	Name of your spouse, f	former spouse, or legal equ	iivalent			
	Number Street					
	City	State	Zip Coo	de		
		-	•		is filing with you. List the e creditor on <i>Schedule D</i>	•

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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Fill in this in	formation to identify	your case:		-			
Debtor 1 Debtor 2	Julio First Name	O Middle Name	Gudiel Last Na	ame		eck if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Na	ame		An amended filing	
United States the: Case number (If known)	Bankruptcy Court for	Northern	District of Illin	nois tate)	-   "	A supplement showing expenses as of the follo	post-petition chapter 13 wing date:
,	Form 106I					WIWI / DD / TTTT	
	le I: Your In	come					12/15
responsible f information a spouse. If mo number (if kr	or supplying correcabout your spouse. I	•	married an d your spous	d not filing jo e is not filing	ointly, and you gwith you, do	r spouse is living wit not include informat	th you, include tion about your
-	ır employment		Debtor 1			Debtor 2	
attach a se	e more than one job, eparate page with n about additional	Employment status  Occupation	✓ Employ	yed nployed		Employed Not Employed	
Include pa	art time, seasonal, or byed work.	Employer's name	AMFM Bro	adcasting, Inc.			
•	n may include student aker, if it applies.	Employer's address	200 E Bass Number Stre			Number Street	
			San Antoni City	io Texas State	78209 Zip Code	City	State Zip Code
		How long employed there?					_
Part 2: Giv	ve Details About N	Ionthly Income					
spouse unles	ss you are separated.	he date you file this form e more than one employer, et to this form.	•	nformation for	•	·	,
		ary, and commissions (befo calculate what the monthly		2.	\$1,155.92	ming apouse	_
3. Estimat	e and list monthly over	time pay.		3	+ \$0.00		<u>=_</u> ,
4. Calcula	4. Calculate gross income. Add line 2 + line 3.			4.	\$1,155.92		_

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Debtor 1Julio First Name		udiel st Name	Case number	(if	
riist Naille	Wildlie Name La	st name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here		<b>→</b> 4.	\$1,155.92		
5. List all payroll deductions:			_		
5a. Tax, Medicare, and Social Se	ecurity deductions	5a.	\$251.44		
5b. Mandatory contributions for	retirement plans	5b.	\$0.00		
5c. Voluntary contributions for re	·	5c.	\$0.00		
5d. Required repayments of reti	•	5d.	\$0.00		
5e. Insurance		5e.	\$0.00		
5f. Domestic support obligations	S	5f.	\$0.00		
5g. Union dues		5g.	\$0.00		
5h. Other deductions. Specify:		5h. +	\$0.00 +		
6. Add the payroll deductions. Add +5h.			\$251.44		
7. Calculate total monthly take-hor	me pay. Subtract line 6 from line	1. 7.	\$904.48		
8. List all other income regularly re	eceived:				
8a. Net income from rental prop business, profession, or farm					
Attach a statement for each progross receipts, ordinary and ne the total monthly net income.	cessary business expenses, and	8a.	\$0.00		
8b. Interest and dividends		8b.	\$0.00		
8c. Family support payments tha dependent regularly receive					
Include alimony, spousal supp divorce settlement, and propert	ort, child support, maintenance, by settlement.	8c.	\$0.00		
8d. Unemployment compensation	on	8d.	\$0.00		
8e. Social Security		8e.	\$0.00		
8f. Other government assistance Include cash assistance and the cash assistance that you receive under the Supplemental Nutritio housing subsidies Specify:  Food Assistance Programs Inc	e value (if known) of any non- e, such as food stamps (benefits on Assistance Program) or	8f.	\$200.00		
8g. Pension or retirement incom		8g.	\$0.00		
8h. Other monthly income. Spec		8h. +	\$543.33 +		
9. Add all other income Add lines 8a			\$743.33		
10. Calculate monthly income. Add Add the entries in line 10 for Debto		10. Juse	\$1,647.81 +		= \$1,647.81
<ol> <li>State all other regular contributions include contributions from an unmular friends or relatives.</li> <li>Do not include any amounts alread</li> </ol>	narried partner, members of your h	ousehold, your o	lependents, your roomm		
Specify:	,				11. + \$0.00
12. Add the amount in the last colu Write that amount on the <i>Summar</i>					12. \$1,647.81  Combined
13. Do you expect an increase or do No. Yes. Explain:	ecrease within the year after yo	ou file this form?	,		monthly income
L. Pos. Expirain.					

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Debtor 1 Julio	0	Gudiel		Case number (if
First Name	Middle Name	Last Name		known)
Part 1: Describe Employment	nt			
	Dalatanid			Dillaria
	Debtor 1			Debtor 2
Employment status	<b>✓</b> Employed			Employed
	Not Employed	I		Not Employed
Occupation				
Employer's name	Mariano's			
Employer's address	MS-3000 P.O. Bo	x 473		
	Number Street			Number Street
	Milwaukee City	Wisconsin State	53201 Zip Code	City State Zip Code
How long employed there?		<u> </u>	Zip Gode	· 

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Debtor 1 Julio O Gudiel Case number (if First Name Middle Name Last Name Known)

Part 2: Give Details About Monthly Income

Official Form 106l. Additional page.

For Debtor 1 For Debtor 2 or non-filing spouse

8h.Other monthly income. Specify:

1. Anticipated Tax Refund \$84.00

\$459.33

2. Mariano's

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		Docu	ument Page 35 of 7	5		
Fill in this info	rmation to identify you	r case:				
Debtor 1	Julio	0	Gudiel			
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng	
	Bankruptcy Court for th	e: Northern	District of Illinois (State)	A supplement s expenses as of		petition chapter 13 date:
Case number (If known)			_	MM / DD / YYY	Y	
Official	Form 106J					
Schedul	e J: Your Ex	penses				12/15
information. If (if known). Ans	more space is neede swer every question.	d, attach another sheet to this	re filing together, both are equal form. On the top of any addition			
	cribe Your Househ	nold				
1. Is this a jo						
	o to line 2					
Yes. D	oes Debtor 2 live in a 	separate household?				
	No					
	Yes. Debtor 2 must	: file Official Forms 106J-2, <i>Expel</i>	nses for Separate Household of Deb	tor 2.		
2. Do you hav	ve dependents?	No				
Do not list I Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depe	endent live
		***************************************	Child	5 months	No.	
					✓ Yes.	
_	penses include of people other	No				
than		Yes				
yourself an dependent						
Part 2: Esti	mate Your Ongoing	g Monthly Expenses				
-	of a date after the bar		you are using this form as a supp pplemental Schedule J, check the	-	-	
	•	n-cash government assistance d it on Schedule I: Your Income	•			Your expenses
	I or home ownership or the ground or lot. 4.	•	nclude first mortgage payments and		4.	\$700.00
If not inc	luded in line 4:					
4a. Real e	estate taxes				4a	\$0.00
4b. Prope	rty, homeowner's, or re	enter's insurance			4b.	\$0.00

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

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Debtor 1 Julio O Gudiel Case number (if known)
First Name Middle Name Last Name

5. Additional mortgage payments for your residence, such as home equity loans         5.         \$0.00           6. Utilities:         6.         \$0.00           6. Utilities:         6.         \$0.00           6. Utilities:         6.         \$0.00           6. Utilities:         6.         \$0.00           6. Celephone, coll phone, Informet, statellite, and cable services         6.         \$0.00           6. Chelphone, coll phone, Informet, statellite, and cable services         6.         \$0.00           6. Chelphone, coll phone, Informet, statellite, and cable services         6.         \$0.00           6. Chelphone, coll phone, Informet, statellite, and cable services         6.         \$0.00           6. Chelphone, coll phone, Informet, statellite, and cable services         6.         \$0.00           6. Chelphone, coll phone, Informet, statellite, and cable services         8.         \$0.00           7. Coldan, page pages.         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.	First Name	Middle Name Last Name		
Section   Sect				Your expenses
6a. Electricity, heat, natural gas	5. Additional mortgage payme	ents for your residence, such as home equity loans	5.	\$0.00
6b. Water, sewer, garbage collection         6b.         \$0.00           6c. Telephone, cell phone, Internet, satellite, and cable services         6c.         \$25.00           6d. Other, Specify:         7.         \$452.00           7. Food and housekceping supplies         7.         \$452.00           8. Childcare and children's education costs         8.         \$0.00           9. Citothing, laundry, and dry cleaning         9.         \$30.00           10. Personal care products and services         11.         \$50.00           11. Medical and dental expenses         11.         \$50.00           12. Transportation. Include gas, maintenance, bus or train fare.         12.         \$60.00           10. Do not include care payements         13.         \$0.00           14. Charitable contributions and religious donations         13.         \$0.00           15. Insurance         15         \$0.00           15a. Life insurance         15         \$0.00           15c. Vehicle insurance         15         \$0.00           15c. Vehicle insurance         15         \$0.00           15c. Vehicle insurance         15         \$0.00           15c. Taxes Do not include taxes deducted from your pay or included in lines 4 or 20.         \$0.00           \$psecify:         16<	6. Utilities:			
6c. Telephone, cell phone, Internet, satellite, and cable services   6c.   \$25.00   6c. Other. Specify:	6a. Electricity, heat, natural g	as	6a.	\$0.00
6d. Other. Specify  6d. Other Specify  7. Food and housekeeping supplies 8. Suboo 8. Subod 6. Childcare and children's education costs 8. Suboo 9. Clothing, laundry, and dry cleaning 9. Clothing, laundry,	6b. Water, sewer, garbage co	ollection	6b.	\$0.00
7. Food and housekeeping supplies         7.         \$452.00           8. Childcare and childcare's education costs         8.         \$0.00           9. Clothing, laundry, and dry cleaning         9.         \$30.00           10. Personal care products and services         10.         \$55.00           11. Medical and dental expenses         11.         \$25.00           12. Transportation. Include gas, maintenance, bus or train fare.         12.         \$60.00           13. Entertainment, clubs, recreation, newspapers, magazines, and books         13.         \$0.00           14. Charitable contributions and religious donations         14.         \$0.00           15. Insurance.         15s         \$0.00           15. Insurance.         15s         \$0.00           15b. Health insurance educated from your pay or included in lines 4 or 20.         15c         \$10.00           15c. Vehicle insurance. Specify:         15c         \$0.00           15c. Vehicle insurance. Specify:         15c         \$0.00 <td>6c. Telephone, cell phone, Ir</td> <td>nternet, satellite, and cable services</td> <td>6c.</td> <td>\$25.00</td>	6c. Telephone, cell phone, Ir	nternet, satellite, and cable services	6c.	\$25.00
8. Childcare and children's education costs         8.         \$0.00           9. Clothing, laundry, and dry cleaning         9.         \$30.00           10. Personal care products and services         10.         \$55.00           11. Medical and dental expenses         11.         \$25.00           12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments         12.         \$60.00           14. Charitable contributions and religious donations         14.         \$0.00           15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.         15a. Life insurance         15a.         \$0.00           15a. Life insurance         15b. Health insurance         15b. So.00         \$0.00         \$0.00           15b. Health insurance         15c. Vehicle insurance         15c. So.00         \$0.00         \$0.00           15c. Vehicle insurance.         15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.         \$0.00         \$0.00           15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.         \$0.00         \$0.00           17a. Car payments for Vehicle 1         17a.         \$0.00           17b. Cother. Specify:         17c. Other. Specify:         17c. Other. Specify:         17c. Other. Specify:         17c. Other. Specify:         90.00 </td <td>6d. Other. Specify:</td> <td></td> <td>6d</td> <td>\$0.00</td>	6d. Other. Specify:		6d	\$0.00
9. Clothing, laundry, and dry cleaning         9.         \$30.00           10. Personal care products and services         10.         \$50.00           11. Medical and dental expenses         11.         \$25.00           12. Transportation, Include gas, maintenance, bus or train fare.         12.         \$60.00           13. Entertainment, clubs, recreation, newspapers, magazines, and books         13.         \$0.00           14. Charitable contributions and religious donations         14.         \$0.00           15. Insurance.         15.         \$0.00           15. Insurance.         155.         \$0.00           15. Lie insurance deducted from your pay or included in lines 4 or 20.         \$0.00           15. Vehicle insurance.         156.         \$0.00           15. Vehicle insurance         156.         \$0.00      <	7. Food and housekeeping su	pplies	7.	\$452.00
10. Personal care products and services       10.       \$50.00         11. Medical and dental expenses       11.       \$25.00         12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments       12.       \$60.00         13. Entertainment, clubs, recreation, newspapers, magazines, and books       13.       \$0.00         14. Charitable contributions and religious donations       14.       \$0.00         15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.       15a. Life insurance       15a       \$0.00         15a. Life insurance       15a       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00       \$0.00	8. Childcare and children's ed	ducation costs	8.	\$0.00
11. Medical and dental expenses       11.       \$23.00         12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments       12.       \$60.00         12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments       13.       \$60.00         14. Charitable contributions and religious donations       14.       \$0.00         15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.       15a. Life insurance       15a       \$0.00         15b. Health insurance       15b. Health insurance       15c. Vehicle insurance       17c. Other. Specify:	9. Clothing, laundry, and dry	cleaning	9.	\$30.00
12.   Transportation. Include gas, maintenance, bus or train fare. Do not include car payments   12.   \$60.00     13.   Entertainment, clubs, recreation, newspapers, magazines, and books   13.   14.   \$0.00     14.   Charitable contributions and religious donations   14.   \$0.00     15.   Insurance.	10. Personal care products a	nd services	10.	\$50.00
Do not included car payments   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.	11. Medical and dental expen	nses	11.	\$25.00
14. Charitable contributions and religious donations       14. \$0.00         15. Insurance.       Do not include insurance deducted from your pay or included in lines 4 or 20.         15a. Life insurance       15a. So.00         15b. Health insurance       15b. \$0.00         15c. Vehicle insurance       15c. \$130.00         15c. Vehicle insurance. Specify:       15d. \$0.00         15d. Other insurance. Specify:       15d. \$0.00         16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       15c. Vehicle insurance. Specify:       16         17. Installment or lease payments:       16       \$0.00         17. Installment or lease payments:       17a       \$0.00         17b. Car payments for Vehicle 1       17a       \$0.00         17c. Other. Specify:       17c       \$0.00         17c. Other. Specify:       17c       \$0.00         17c. Other. Specify:       17c       \$0.00         18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).       18.         19. Other payments you make to support others who do not live with you.       \$0.00         Specify:       19. \$0.00         20a. Mortgages on other property       20a       \$0.00         20b. Real estate tax	-		12.	\$60.00
15. Insurance.	13. Entertainment, clubs, rec	reation, newspapers, magazines, and books	13.	\$0.00
Do not include insurance deducted from your pay or included in lines 4 or 20.   15a. Life insurance   15a   \$0.00     15b. Health insurance   15c   \$130.00     15c. Vehicle insurance   15c   \$130.00     15c. Vehicle insurance. Specify   15d   \$0.00     15d. Other insurance. Specify   15d   \$0.00     15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.   Specify   16   \$0.00     17b. Installment or lease payments:   17a   \$0.00     17c. Car payments for Vehicle 1   17a   \$0.00     17b. Car payments for Vehicle 2   17b   \$0.00     17c. Other. Specify   17c   \$0.00     17d. Other. Specify   17d   \$0.00     18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).   18.     19. Other payments you make to support others who do not live with you.   Specify   19. \$0.00     20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.   20a   \$0.00     20b. Real estate taxes.   20b   \$0.00     20c. Property, homeowner's, or renter's insurance   20c   \$0.00     20d. Maintenance, repair, and upkeep expenses.   20d   \$0.00     20d. Maintenance, repair, and upkeep expenses.   20	14. Charitable contributions a	and religious donations	14.	\$0.00
15b. Health insurance		ducted from your pay or included in lines 4 or 20.		
15c. Vehicle insurance	15a. Life insurance		15a	\$0.00
15d. Other insurance. Specify:	15b. Health insurance		15b	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.   Specify:	15c. Vehicle insurance		15c	\$130.00
Specify:	15d. Other insurance. Specif	ý;	15d	\$0.00
17.   Installment or lease payments:   17a. Car payments for Vehicle 1   17a   \$0.00   17b. Car payments for Vehicle 2   17b   \$0.00   17c. Other. Specify:   17c   \$0.00   17d. Other. Specify:   17d   \$0.00   17d. Other. Specify:   17d   \$0.00   18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).   18.   19. Other payments you make to support others who do not live with you.   19.   \$0.00   20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.   20a   \$0.00   20b. Real estate taxes.   20b   \$0.00   20b. Real estate taxes.   20c. Property, homeowner's, or renter's insurance   20d. Maintenance, repair, and upkeep expenses.   20d. \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00	16. Taxes. Do not include taxes	s deducted from your pay or included in lines 4 or 20.		
17. Installment or lease payments:  17a. Car payments for Vehicle 1  17a. So.00  17b. Car payments for Vehicle 2  17b. Car payments for Vehicle 2  17c. Other. Specify:  17d. So.00  18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  18. 19. Other payments you make to support others who do not live with you.  Specify:  19. \$0.00  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a \$0.00  20b. Real estate taxes.  20b \$0.00  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.  20d. \$0.00	Specify:		16	\$0.00
17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. So.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	17. Installment or lease paym	nents:		
17c. Other. Specify: 17d. S0.00 17d. Other. Specify: 17d \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18.  19. Other payments you make to support others who do not live with you.  Specify: 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20a \$0.00 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	17a. Car payments for Vehic	le 1	17a	\$0.00
17d. Other. Specify:	17b. Car payments for Vehic	ele 2	17b	\$0.00
17d. Other. Specify:	17c. Other. Specify:		17c	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).  19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a. \$0.00  20b. Real estate taxes.  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.			17d	\$0.00
19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a \$0.00  20b. Real estate taxes.  20b \$0.00  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.  20d \$0.00				\$0.00
Specify:	, , ,	,	18.	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c. Maintenance, repair, and upkeep expenses. 20d \$0.00		to support others who do not live with you.	10	<b>#0.00</b>
20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c. Maintenance, repair, and upkeep expenses. 20d \$0.00		ses not included in lines 4 or 5 of this form or on Schedule I: Your Incom		\$0.00
20b. Real estate taxes.  20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses.  20d. \$0.00				\$0.00
20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00				
20d. Maintenance, repair, and upkeep expenses. 20d <b>\$0.00</b>	20c. Property, homeowner's	s, or renter's insurance		
	20e. Homeowner's associati	on or condominium dues		

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Debtor 1			0	Gudiel	Case number (if known)		
	First Na	ame	Middle Name	Last Name			
21. <b>Othe</b>	r. Spec	ify:				21	\$0.00
22 Calc	ulata v	our monthly expense	e				
	-	es 4 through 21.	<b>3.</b>				\$1,472.00
		J	on for Dobtor (1) if any	, from Official Form 106J-2			\$0.00
		e 22a and 22b. The res	,				\$1,472.00
				JE113E3.		22.	
	-	our monthly net incom		0.1.1.1			
		ne 12 (your combined r	,	Schedule I.		23a	\$1,647.81
23b.	Сору у	our monthly expenses	from line 22 above.			23b	\$1,472.00
		t your monthly expense		ncome.			\$175.81
	The res	sult is your monthly net	income.			23c	
24 Do v	ou exn	ect an increase or de	crease in vour expen	ses within the year after	you file this form?		
-				-			
				loan within the year or do y modification to the terms o			
mon	.gage p	ayment to increase or c	decrease decause of a	nodification to the terms of	your mongage?		
<b>✓</b> 1	No						
	⁄es						
ш							
		Explain here:					

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Fill in this information to identify your case:						
Debtor 1	Julio	0	Gudiel			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(			

#### Official Form 106Dec

### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.  $\frac{1}{2} \left( \frac{1}{2} \right) = \frac{1}{2} \left( \frac{1}{2} \right) \left( \frac{1}{2} \right)$ 

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below					
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
	<b>☑</b> No					
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and				
	that they are true and correct.					
X	/s/ Julio Gudiel	×				
	Signature of Debtor 1	Signature of Debtor 2				
	Date 5/8/2018	Date				
	MM/DD/YYYY	MM/DD/YYYY				

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Fill i	n this i	informa	tion to identify your o	ase:					
Deb	tor 1	_	ulio	0		ıdiel			
Deb	tor 2	F	irst Name	Middle I	Name La	st Name			
	use, if fili	ing) F	irst Name	Middle I	Name La	st Name			
Unit	ed Sta	ites Ban	kruptcy Court for the:	Northern	District of	of Illinois	_		
Case (If kno	e num	ber _				(State)	_		
			4.07						Check if this is a
<u>Ot</u>	TICI	al F	orm 107						amended filing
Sta	aten	nent	of Financia	l Affairs f	or Individu	als Filing f	or Bankru	ıptcy	04/1
info	rmatio	on. If m	and accurate as po nore space is neede n). Answer every q	d, attach a sep					upplying correct our name and case
			etails About Your		and Where You	Lived Before			
1.	Wha	at is you	ur current marital sta	ntus?					
		Marrie							
	<b>✓</b>	Not ma							
2.	Duri	ing the	last 3 years, have yo	u lived anywher	e other than where	you live now?			
	<b>✓</b>	No							
		Yes. Li	st all of the places yo	u lived in the las	t 3 years. Do not in	clude where you liv	e now.		
		Debtoi	r 1:		Dates Debtor 1 I	ived Debtor 2	1		Dates Debtor 2 lived there
						Same	e as Debtor 1		Same as Debtor 1
		Numbe	er Street		From	_ Number S	Street		From
					То				То
		City	Ctoto	Zin Codo		City	Ctata	Zip Code	
		City	State	Zip Code		City Same	State e as Debtor 1	Zip Code	Same as Debtor 1
						ш			ш
		Numbe	er Street		From	Number S	Street		From
					То	_			То
		City	State	Zip Code		City	State	Zip Code	
3.	Within	n the la	st 8 years, did you e	ver live with a cr	nouse or legal equiv		nity nronarty etal	te or territory? /Co	mmunity property states
0.			include Arizona, Califo						mining property states
	<u> </u>	No							
	□ Y	es. Ma	ke sure you fill out So	chedule H: Your	Codebtors (Official	Form 106H).			

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activities. If you are filing a joint case and you No  Yes. Fill in the details.	ved from all jobs and all bu	business during this year or a isinesses, including part-time eceive together, list it only once		youro.
	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$4243.25	Wages, commissions, bonuses, tips Operating a business	
For last calendar year: (January 1 to December 31, 2017 )  YYYY	Wages, commissions, bonuses, tips Operating a business	\$13611.16	Wages, commissions, bonuses, tips Operating a business	
For the calendar year before that: (January 1 to December 31, 2016)  YYYY	Wages, commissions, bonuses, tips Operating a business	\$13000.00	Wages, commissions, bonuses, tips Operating a	
Did you receive any other income during		vious calendar years?	business	
Include income regardless of whether that in public benefit payments; pensions; rental in filling a joint case and you have income that	y this year or the two pre ncome is taxable. Example come; interest; dividends; you received together, list	s of other income are alimony; money collected from lawsuits it only once under Debtor 1.	child support; Social Securit; royalties; and gambling and	
	y this year or the two pre ncome is taxable. Example come; interest; dividends; you received together, list	s of other income are alimony; money collected from lawsuits it only once under Debtor 1.	child support; Social Securit; royalties; and gambling and	
Include income regardless of whether that in public benefit payments; pensions; rental in filling a joint case and you have income that List each source and the gross income from	this year or the two prencome is taxable. Example come; interest; dividends; you received together, list neach source separately.	s of other income are alimony; money collected from lawsuits it only once under Debtor 1.	child support; Social Securit; royalties; and gambling and listed in line 4.	• • •
Include income regardless of whether that in public benefit payments; pensions; rental in filling a joint case and you have income that List each source and the gross income from	p this year or the two pre- neome is taxable. Example come; interest; dividends; you received together, list n each source separately. In Debtor 1	s of other income are alimony; money collected from lawsuits it only once under Debtor 1.  On not include income that you  Gross income from each source (before deductions	child support; Social Securit; royalties; and gambling and listed in line 4.  Debtor 2  Sources of income	Gross income from each source (before deductions and
Include income regardless of whether that in public benefit payments; pensions; rental in filling a joint case and you have income that List each source and the gross income from No Yes. Fill in the details.	p this year or the two presenceme is taxable. Example come; interest; dividends; you received together, list in each source separately. In the company of th	s of other income are alimony; money collected from lawsuits it only once under Debtor 1.  On not include income that you  Gross income from each source (before deductions and exclusions)	child support; Social Securit; royalties; and gambling and listed in line 4.  Debtor 2  Sources of income	Gross income from each source (before deductions and

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Gudiel Debtor 1 Julio Case number (if known) Last Name Part 3: List Certain Payments You Made Before You Filed for Bankruptcy 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Amount you still owe Was this payment Dates of payment Total amount paid for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Suppliers or Zip Code vendors Other

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	1 Julio		0	Gud		Case number	(II KIIOWI)
	First Name		Middle Name	Last	t Name		
nsi or ge	iders include your re porations of which	elatives; an you are an or a busine	y general partners officer, director, p ess you operate as	s; relatives of any goerson in control,	general partners; partr or owner of 20% or I	nerships of which y more of their voting	who was an insider?  You are a general partner;  You securities; and any managing  You domestic support obligations,
<b>✓</b>	No						
	Yes. List all paym	nents to ar	n insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City S	State	Zip Code				
	Insider's Name						
	Number Street						
	City S	State	Zip Code				
	ider? lude payments on d No Yes. List all paym	lebts guara	anteed or cosigne	d by an insider.			
		nents that	benefited an ins	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
		nents that	benefited an ins	Dates of		-	Reason for this payment  Include creditor's name
	Insider's Name	nents that	benefited an ins	Dates of		-	
	Insider's Name  Number Street	nents that	benefited an ins	Dates of		-	
	Number Street	nents that	benefited an ins	Dates of		-	
	Number Street			Dates of		-	
	Number Street  City S			Dates of		-	
	Number Street  City S  Insider's Name  Number Street			Dates of		-	

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Gudiel Debtor 1 Julio Case number (if known) Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished.

City

State

Zip Code

Property was attached, seized, or levied.

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Debto	r 1 Julio	0	Gudiel	Case number (if known)		
	First Name	Middle Name	Last Name			
	Within 90 days before you filed accounts or refuse to make a p			ank or financial institution, s	et off any amou	ints from your
[	✓ No  Yes. Fill in the details.					
•	_		Describe the action the	creditor took	Date action was taken	Amount
	Creditor's Name		-			
	Number Street		Last 4 digits of account n	umber YYYY-		
		7. 0. 1	_ Last 4 digits of account in	umber. XXX		
12. V	City State  Within 1 year before you filed fo	Zip Code r bankruptcy, was	any of your property in the p	ossession of an assignee for	the benefit of c	creditors, a court-
_	appointed receiver, a custodian	, or another offici	al?			
[	✓ No Yes					
Part 5	List Certain Gifts and Co	ntributions				
13.	Within 2 years before you filed	for bankruptcy, di	d you give any gifts with a to	tal value of more than \$600	per person?	
	No Yes. Fill in the details for ea	ach gift.				
	Gifts with a total value of n per person	nore than \$600	Describe the gifts		Dates you gave the gifts	Value
	Person to Whom You Gave the	ne Gift	_			
	Number Street		-			
	City State Person's relationship to you	Zip Code	-			
	Person to Whom You Gave the	ne Gift	-			
	Number Street		_			
	City State Person's relationship to you	Zip Code	-			

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Debtor 1	Julio	Ο	Gudiel	Case number (if known)		
	First Name	Middle Name	Last Name			
4. Wit	hin 2 years before you file	d for bankruptcy, did	l you give any gifts or contributions	with a total value of r	nore than \$600	to any charity?
<b>✓</b>	No					
	Yes. Fill in the details for e	each aift or contributi	on			
		-	OH.			
	Gifts or contributions to		Describe what you contributed		Date you	Value
	that total more than \$60	00			contributed	
	Charity's Name		-			
	,					
			_			
	Number Street		-			
	City State	Zip Code	-			
	,	,				
ırt 6:	List Certain Losses					
√ □	nbling? No Yes. Fill in the details.					
	Describe the property yo	ou lost and	Describe any insurance covera	ge for the loss	Date of your	Value of property
	how the loss occurred		Include the amount that insurance		loss	lost
			pending insurance claims on line	33 of Schedule		
			A/B: Property.			
art 7:	<b>List Certain Payments</b>	or Transfers				
	No Yes. Fill in the details.					
·			Description and value of any pu	a m a mb. r	Data naumant	
			Description and value of any pro	operty	Date payment	Amount of
			transforred		or transfer	Amount of
			transferred		or transfer was made	Amount of payment
	Samrad Law Firm				was made	payment
	Semrad Law Firm Person Who Was Paid		Attorney's Fee - 0.00			
	Person Who Was Paid				was made	payment
	Person Who Was Paid 20 S. Clark Street				was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street				was made	payment
	Person Who Was Paid 20 S. Clark Street				was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street	60603			was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	60603 Zip Code			was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State				was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois				was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street  28th Floor  Chicago Illinois City State  Email or website address	Zip Code			was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State	Zip Code			was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay	Zip Code			was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street  28th Floor  Chicago Illinois City State  Email or website address	Zip Code			was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street  28th Floor Chicago Illinois City State  Email or website address  Person Who Made the Pay  Person Who Was Paid	Zip Code			was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay	Zip Code			was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street  28th Floor Chicago Illinois City State  Email or website address  Person Who Made the Pay  Person Who Was Paid	Zip Code			was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street  28th Floor Chicago Illinois City State  Email or website address  Person Who Made the Pay  Person Who Was Paid	Zip Code			was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street  28th Floor Chicago Illinois City State  Email or website address  Person Who Made the Pay  Person Who Was Paid	Zip Code			was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street  28th Floor Chicago Illinois City State  Email or website address  Person Who Made the Pay  Person Who Was Paid  Number Street  City State	Zip Code			was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay Person Who Was Paid Number Street	Zip Code			was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street  28th Floor Chicago Illinois City State  Email or website address  Person Who Made the Pay  Person Who Was Paid  Number Street  City State	Zip Code rment, if Not You  Zip Code			was made	payment

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Julio	0		se number <i>(if known)</i>	
First Name	Middle Name	Last Name		
p you deal with your cred	ditors or to make paym	nents to your creditors?	alf pay or transfer any prope	rty to anyone who promised
No Yes. Fill in the details.				
		Description and value of any prop transferred	erty Date payment transfer made	
Person Who Was Paid		-		
Number Street		-		
		-		
City State	Zip Code			
ude both outright transfers	and transfers made as	security (such as the granting of a security	r interest or mortgage on your	property). Do not include gifts
		Description and value of property transferred	Describe any property payments received or o in exchange	
Person Who Received Tra	ansfer	-		
Number Street		· _		
City State Person's relationship to y	•	-		
Person Who Received Tra	ansfer	-		
Number Street				
City State Person's relationship to y	•	-		
neficiary?		d you transfer any property to a self-se	ettled trust or similar device	of which you are a
No Yes. Fill in the details.				
		Description and value of the pro	perty transferred	Date
				transfer was made
	thin 1 year before you file to you deal with your cree not include any payment of No Yes. Fill in the details.  Person Who Was Paid  Number Street  City State than 2 years before you file ordinary course of your stransfers that you have alred transfers that you have alred tra	thin 1 year before you filed for bankruptcy, did by you deal with your creditors or to make payment or transfer that you listed  No Yes. Fill in the details.  Person Who Was Paid  Number Street  City State Zip Code  thin 2 years before you filed for bankruptcy, did by ordinary course of your business or financial a stransfers that you have already listed on this stated transfers that you have already listed on this stated by Yes. Fill in the details.  Person Who Received Transfer  Number Street  City State Zip Code Person's relationship to you  Person Who Received Transfer  Number Street  City State Zip Code Person's relationship to you  thin 10 years before you filed for bankruptcy, did person's relationship to you  thin 10 years before you filed for bankruptcy, did person's relationship to you  thin 10 years before you filed for bankruptcy, did person's relationship to you  No	thin 1 year before you filed for bankruptcy, did you or anyone else acting on your behalp you deal with your creditors or to make payments to your creditors?  No  No  Yes. Fill in the details.  Description and value of any property transferred  Description and value of any property to a self-sension who Received Transfer  Number Street  Description and value of any property to a self-sension who Received Transfer  Number Street  Description and value of property to a self-sension who Received Transfer  Number Street  Description and value of property transferred  Description and value of property transferred	First Name Middle Name Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name  Last Name

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Gudiel Debtor 1 Julio Case number (if known) List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Number Street Number Street City State Zip Code Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? Name of Storage Facility Name Yes Number Street Number Street

City

State

State

7in Code

Citv

Zip Code

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Debtor 1 Julio Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code State **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code City State Zip Code

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Deb <sup>-</sup>	tor 1			0	Gudiel	Case nun	mber (if known)	
		First Name		Middle Name	Last Name			
26	LI.	a vau baan a nart	v in anv judi	oial ar administr	rativa praggading unda	r any anyiranmantal la	aw? Include cottlements and orde	
26.	Hav	e you been a part	y in any judio	cial or administr	ative proceeding unde	r any environmentai ia	aw? Include settlements and orde	ers.
	V	No						
	H	Yes. Fill in the det	taile					
	Ш	165.1111111116 06	ialis.					
					Court or agency	Na	ature of the case	Status of the
								case
		Case title						Donding
					Court Name			Pending
								On appeal
		Case number			NumberStreet			
								Concluded
					City State	Zip Code		
Part	11:	Give Details Al	oout Your E	Business or Co	onnections to Any Bu	usiness		
27.	Witl	nin 4 years before	you filed for	bankruptcy, dic	l you own a business o	r have any of the follow	wing connections to any business	?
		A sole propri	etor or self-e	employed in a tra	ade, profession, or othe	er activity, either full-tim	ne or part-time	
		A member of	f a limited lial	bility company (L	LC) or limited liability p	artnership (LLP)		
					,			
		A partner in	-					
		An officer, di	rector, or ma	anaging executiv	e of a corporation			
		An owner of	at least 5% o	of the voting or e	equity securities of a cor	rporation		
				5. a.o .og 5. c	, quity 555 at 1855 5. at 55.	. p o. a		
	V	No. None of the a	above applie	s. Go to Part 12				
	Ħ				details below for each	hueineee		
	Ш	163. Officer all the	ат арріу аро	we and illining				
					Describe the nat	ture of the business	Employer Identification n	
							include Social Security n	umber or ITIN.
					_		EIN:	
		Business Name						
		Number Street					Dates business existed	
					Name of account	tant or bookkeeper		
		City	State	Zip Code			From To	
					B '! II		Facility of the street of the	
					Describe the nat	ture of the business	Employer Identification n include Social Security n	
							include Social Security III	uniber of film.
		B N			_		EIN:	
		Business Name						
		N C:			_		Dates have a series of	
		Number Street			N		Dates business existed	
					Name of account	tant or bookkeeper		
		City	State	Zip Code			From To	
					D '1' - 11' '	af tha be also a	Familian 11 mg and	bar Dat
					Describe the nat	ture of the business	Employer Identification n include Social Security n	
							include Social Security n	uniber of IIIN.
		<del></del>			_		EIN:	
		Business Name						
					_		_	
		Number Street					Dates business existed	
					Name of account	tant or bookkeeper		
		City	State	Zip Code	_		From To	
		-						

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Deb	tor 1	Julio	0	Gudiel	Case number (if known)
		First Name	Middle Name	Last Name	
28.		hin 2 years before you filed fo ditors, or other parties. No Yes. Fill in the details below.	r bankruptcy, did you ç	jive a financial statement to	anyone about your business? Include all financial institutions,
	_			Date issued	
		Name	_	MM/DD/YYYY	
		Number Street			
		City State	7in Onda		
		City State	Zip Code		
Part	12:	Sign Below			
t	true a	and correct. I understand that	t making a false staten	nent, concealing property, o	and I declare under penalty of perjury that the answers are or obtaining money or property by fraud in connection with ears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of Debto	r 1		Signature of Debtor 2
		Ü			Date
		Date 5/8/2018			
	Did yo	ou attach additional pages to	Your Statement of Fin	ancial Affairs for Individuals	Filing for Bankruptcy (Official Form 107)?
ı	. <b></b> N	lo			
į	≌	′es			
	Did yo	ou pay or agree to pay someo	ne who is not an attor	ney to help you fill out bankı	ruptcy forms?
Г	J N	lo			
ן נ		es. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

#### **UNITED STATES BANKRUPTCY COURT**

		Nortnern Di	strict of Illinois	
In re	Julio O Gudiel		Case No.	
	Debtor		_	(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSAT	ION OF ATTORNEY	FOR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of	the petition in bankruptcy, or agree	ed to be paid to me, for services
	For legal services, I have agreed to ac	cept		\$4,000.00
	Prior to the filing of this statement I h	nave received		\$0.00
	Balance Due			\$4,000.00
2	. The source of the compensation paid	I to me was:		
	<b>J</b> Debtor	Other (spe	cify)	
3	. The source of the compensation paid	I to me is:		
	Debtor	Other (spe	cify)	
4	I have not agreed to share the abmembers and associates of my la		ation with any other person unless	they are
		firm. A copy of the agr	n with a other person or persons w eement, together with a list of the n	
5	In return for the above-disclosed fee,     a. Analysis of the debtor's finan bankruptcy;	_	legal service for all aspects of the being advice to the debtor in determ	• •
	b. Preparation and filing of any	oetition, schedules, stat	ements of affairs and plan which m	ay be required;
	c. Representation of the debtor	at the meeting of credito	ors and confirmation hearing, and a	ny adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceeding	s and other contested bankruptcy i	matters;
6	. By agreement with the debtor(s), the	above-disclosed fee doe	es not include the following service	s:
		CERT	IFICATION	
	certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of any agre	ement or arrangement for payment	to me for representation of the
	5/8/2018		/s/ Elise Harmening	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$390.47
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$80.47 for expenses, leaving a balance due of \$4,390.47
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	5/8/2018	
Signed:		
/s/ Julic	Gudiel	
		/s/ Elise Harmening
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
\$75		administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc">http://www.justice.gov/ust/eo/hapcpa/ccde/cc</a> approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Gudiel, Julio O	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIF	CICATION OF CREDITOR MAT	RIX
Th knowledge	-	rify that the attached list of creditors is tru	ue and correct to the best of their
Date:	5/8/2018	/s/ Gudiel, Julio C	0
		Gudiel, Julio O <i>Signature of Deb</i> i	tor

FEDLOAN POB 60610 HARRISBURG, PA, 17106

TD BANK USA/TARGETCRED PO Box 660170 Dallas, TX, 75266

TARGET/TD PO BOX 673 MINNEAPOLIS, MN, 55440

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

TCF 200 Lake Street East Wayzata, MN, 55391

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

#### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
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- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

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  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filling, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$390.47
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$80.47 for expenses, leaving a balance due of \$4,390.47
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	5/4/2018	
Signed:		
/s/ Julio	Gudiel Mu 4	/s/ Elise Harmening
Debtor(s		Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Attorneys & Counselors at Law 20 S. Clark, 28<sup>th</sup> Floor Chicago, IL 60603 (312) 913-0625

Re: Agreement Regarding Priority Treatment of The Semrad Law Firm LLC's Fees and Expenses

Dear Julio O Gudiel,

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you will be required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan to the Firm and other creditors.

The model Chapter 13 plan gives fourth priority to attorneys' fees, after the Trustee's fees, current mortgage payments, and payments to secured creditors listed in Section 3.1, 3.2, or 3.3 (for example, payments due to lenders on a loan to purchase a car, furniture, appliance or other item of personal property). The Firm intends to alter this priority scheme by modifying the model Chapter 13 plan to provide for payment of the Firm's attorney's fees and costs before any payments are made to your other creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to pay the claims of your other creditors until the Firm's fees and expenses are paid in full. Such claims of other creditors include your car note, other financed personal property, parking tickets, taxes, and any claims of other creditors that may be included in your plan.

Aside from the Firm's commitment to perform any and all work reasonably necessary to represent you in this bankruptcy case without requiring you to pay a substantial amount of the fees and expenses up front, there is no benefit to you from this priority treatment of the Firm's fees and expenses. Furthermore, this arrangement presents certain risks. In the event that your case is dismissed before completion of the plan or if you decide to convert your case to a case under Chapter 7, it is likely that the Firm's attorneys' fees will have been paid while little of your other debts are paid.

In addition, there is the possibility that a creditor or the Trustee may object to the Firm being paid under this altered priority arrangement. In the event of such an objection, the Firm may

Attorneys & Counselors at Law 20 S. Clark, 28<sup>th</sup> Floor Chicago, IL 60603 (312) 913-0625

lower that amount that the Firm will receive each month and increase the monthly payment to such creditor in order to resolve the objection. However, creditors may seek to recover additional attorneys' fees as a result of any such objection and you may be required to pay the creditors' additional attorneys' fees over time through the Chapter 13 Plan.

A Chapter 13 plan will be filed on your behalf to repay your creditors. The plan is subject to change based on creditor proof of claims and objections. Your Chapter 13 plan payment will be \$175.00 at the time of filing. This monthly Chapter 13 plan payment can be subject to change during your case. Included within this monthly plan payment is the Firm's compensation for representing you during the Chapter 13. You will be paying the Firm an attorney fee of \$4,000.00, with an initial down payment of \$0.00.

Within the Chapter 13 plan payment, you will be paying back your creditors and the Firm's attorney fees:

- 1. The trustee will be paid an estimated 6% of the plan payment.
- 2. The Firm's fees will be paid at approximately \$165/mo.
- 3. General Unsecured Creditors will be paid 10% pro-rata after all other creditors.

If you do not wish to pay the Firm's attorneys' fees and expenses ahead of your creditors as set forth above, you have the following options:

- A. You can elect to pay the Firm an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note (and/or other claims secured by personal property) and mortgage arrears in equal set monthly payments along with the Firm's fees and expenses; or
- B. You can seek representation by another firm under a different payment arrangement.

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

Attorneys & Counselors at Law 20 S. Clark, 28<sup>th</sup> Floor Chicago, IL 60603 (312) 913-0625

Very Truly Yours,

THE SEMRAD LAW FIRM LLC

One of its Attorneys

Accepted:

f-u

Date:

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Part 6: Answer These Questions for Reporting Purposes  16. What kind of debts do you have?  16. What kind of debts do you have?  16. What kind of debts do you have?  16. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.  No. Go to line 16c.  Yes. Go to line 17.  16c. State the type of debts you owe that are not consumer debts or business debts.  17. Are you filing under Chapter 7?  Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?  No. I am not filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?	
16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.  No. Go to line 16c.  Yes. Go to line 17.  16c. State the type of debts you owe that are not consumer debts or business debts.  17. Are you filing under Chapter 7.  Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?	
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Chapter 7?  Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?  The chapter 7. Go to line 18.  Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?	
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?  The control of the con	
expenses are paid that Yes. funds will be available for distribution to unsecured creditors?	
18. How many creditors	
do you estimate that you owe?       50-99       5,001-10,000       50,001-100,000         100-199       10,001-25,000       More than 100,000         200-999	
19. How much do you estimate your assets to be worth?	
20. How much do you estimate your liabilities to be?       \$50,000       \$1,000,001-\$10 million       \$500,000,001-\$10 billion         \$50,001-\$100,000       \$10,000,001-\$50 million       \$1,000,000,001-\$10 billion         \$50,001-\$100 million       \$10,000,001-\$50 billion         \$500,001-\$1 million       \$100,000,001-\$50 million	
Part 7: Sign Below	
For you  I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me file.	· 13
out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).	1
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	
I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, c both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	or
/s/ Julio Gudiel Signature of Debtor 1 Signature of Debtor 2	
Executed on MM / DD / YYYY Executed on	

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Fill in this information to identify your case:				
Debtor 1	Julio	0	Gudiel	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois	
Case number (If known)			(State)	

#### Official Form 106Dec

Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below				
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?				
<b>✓</b> No				
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
Under penalty of perjury, I declare that I have read the summar that they are true and correct.	y and schedules filed with this declaration and			
X /s/ Julio Gudiel	*			
Signature of Debtor 1	Signature of Debtor 2			
Date 5/4/2018	Date			
MM/DD/YYYY	MM/DD/YYYY			

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Debte	or 1 Julio	0	Gudiel	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before you creditors, or other parties	filed for bankruptcy, did y	you give a financial state	ment to anyone about your business? Include all financial institutions,
	☑ No			
	Yes. Fill in the details t	pelow.		
			Date issued	
	Name		MM/DD/YYYY	
	ivame		MIM/DD/TTTT	
	Number Street		<del>_</del>	
	City St	ate Zip Code	<del></del>	
Part	12: Sign Below			
tr	ue and correct. I understa	nd that making a false st It in fines up to \$250,000	atement, concealing pro	nments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature o	Debtor 1		Signature of Debtor 2
	Date 5/4/2	018		Date
		ages to Your Statement o		ividuals Filing for Bankruptcy (Official Form 107)?
		Someone who is not all a	ttorney to neip you lill of	it ballitupicy locals:
	No Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re: _	Gudiel, Julio O  Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFICATION OF	CREDITOR MA	ATRIX
knowle	The above named Debtors hereby verify that the attacedge.	hed list of creditors i	s true and correct to the best of their
Date:	5/4/2018	/s/ Gudiel, Ju Gudiel, Julio Signature of	o función

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Debt	or 1 Julio First Name	O Middle Name	Gudiel Last Name	Case number (ff known)	
16.	6. Calculate the median family income that applies to you. Follow these steps:				
	16a. Fill in the state in w		Illinois		
	16b. Fill in the number of	of people in your household.	2		
	16c. Fill in the median family income for your state and size of				\$68,687.00
	household  To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.				
17.	How do the lines compare?				
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).				
	17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.				
Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)					
18.		e monthly income from line 11	***************************************		\$1,305.73
19.	Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.				
	19a. If the marital adjustment does not apply, fill in 0 on line 19a.				-\$0.00
	19b. Subtract line 19a from line 18.				\$1,305.73
20.	Calculate your current monthly income for the year. Follow these steps:				
	20a. Copy line 19b.				\$1,305.73
	Multiply by 12 (the	number of months in a year).			x 12
	20b. The result is your current monthly income for the year for this part of the form.				\$15,668.76
	20c. Copy the median family income for your state and size of household from line 16c.				\$68,687.00
21.	low do the lines compare?				
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.				
	Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, <i>The commitment period is 5 years</i> . Go to Part 4.				
Part 4: Sign Below					
By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.					
* /s/ Julio Gudiel					
Signature of Debtor 2					
	Date 5/4/2018 Date				
MM/DD/YYYY MM/DD/YYYY					
If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.					